

Amendments to Senate Bill No. 116
1st Reading Copy

Requested by Senator John Brueggeman

For the Senate Business, Labor, and Economic Affairs Committee

Prepared by Pat Murdo
January 19, 2007 (8:46am)

1. Page 2, line 19.

Following: "January"

Strike: "1"

Insert: "31"

2. Page 3, line 12.

Following: "telephone,"

Insert: "telefax,"

Strike: "method"

Insert: "connection"

3. Page 3, line 16.

Following: "];"

Insert: "and"

4. Page 3, line 18 through line 19.

Following: the second "report" on line 18

Strike: "; and" on line 18 through "applicable" on line 19

5. Page 3, line 20.

Strike: "A"

Insert: "(a) Except as provided in subsection (2)(b), a"

6. Page 3.

Following: line 22

Insert: "(b) By no later than January 31, 2009, a consumer reporting agency shall honor a request for the temporary lifting of a security freeze made by telephone or telefax or through a secure electronic connection designated by the consumer reporting agency within 15 minutes of receiving the request unless one of the following circumstances applies:

(i) the consumer fails to meet the requirements of subsection (1)(a) through (1)(c); or

(ii) the consumer reporting agency's ability to remove the security freeze within 15 minutes is prevented by:

(A) a natural disaster or act of God, including fire, earthquake, or hurricane;

(B) unauthorized or illegal acts by a third party, including terrorism, sabotage, riot, vandalism, or a labor strike

or similar labor dispute disrupting operations;

(C) operational interruption, including electrical failure, unanticipated delay in equipment or replacement part delivery, or computer hardware or software failures inhibiting response time;

(D) governmental action, including emergency orders or regulations or judicial or law enforcement action;

(E) maintenance of, updates to, or repair of the consumer reporting agency's systems, whether regularly scheduled or unexpected or unscheduled."

7. Page 3, line 28.

Strike: "lift"

Insert: "lifting"

8. Page 3, line 29.

Strike: "within" through "act]"

Insert: "by January 31, 2009,"

9. Page 3, line 30.

Strike: "media"

Insert: "connection"

10. Page 4, line 24.

Following: "identification;"

Insert: "and"

11. Page 4, line 26 through line 27.

Following: "3)]"

Strike: ";" on line 26 through "applicable" on line 27

12. Page 5, line 16.

Following: "identity;"

Insert: "and"

13. Page 5, line 18 through line 19.

Following: the second "report" on line 18

Strike: "; and" on line 18 through "applicable" on line 19

14. Page 5, line 21.

Following: "request"

Insert: "or, after January 31, 2009, within 15 minutes of receiving a request by telephone or telefax or through a secure electronic connection"

15. Page 7, line 6.

Following: "(1)"

Insert: "(a)"

16. Page 7, line 7.

Strike: "\$3"

Insert: "\$5"

Following: "freeze"

Strike: ", "

Insert: "initiated under [section 3]."

(b) A consumer reporting agency may not charge a fee for the"

17. Page 7, line 8.

Strike: "lift"

Insert: "lifting of a security freeze"

Following: "4]"

Strike: ", "

Following: "removal"

Insert: "of a security freeze"

18. Page 7, line 9.

Following: "fee"

Insert: "under [section 3]"

19. Page 7, line 20.

Following: "any"

Insert: "actual"

20. Page 7, line 25.

Strike: "a temporary lift"

Insert: "the temporary lifting"

21. Page 7, line 27.

Following: "agency for"

Insert: "actual"

22. Page 8, line 1.

Following: "any"

Insert: "actual"

- END -